

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

[illegible]

## AMENDED CHAPTER 13 PLAN

## NOTICE

THIS PLAN CONTAINS EVIDENTIARY MATTER WHICH, IF NOT CONTROVERTED, MAY BE ACCEPTED BY THE COURT AS TRUE. CREDITORS CANNOT VOTE ON THIS PLAN BUT MAY OBJECT TO ITS CONFIRMATION PURSUANT TO BANKRUPTCY CODE SECTION 1324, AND LOCAL RULES. ABSENT ANY SUCH OBJECTION, THE COURT MAY CONFIRM THIS PLAN AND ACCEPT THE VALUATION AND ALLEGATIONS CONTAINED HEREIN.

1. Debts. All debts are provided for by this Plan. The Chapter 13 Trustee shall not file a claim on behalf of any creditor.

2. Payments. As of the date of this plan, the debtors have paid \$7,200.00 to the Trustee as of August 20, 2008. Debtor shall pay the sum of set forth below monthly for a period of 54 months or such lesser period of time that will afford payment of all allowed and proven claims in the amounts payable under this Plan. Payments began in February 2008.

Amount of Monthly Payment from August 2008 through October 2008: \$1,100.00.  
Amount of Monthly Payment from November 2008 through January 2013: \$1,479.00.

3. Plan Payments. The Trustee from available funds, shall make payments to creditors in the following amounts and order. All dates for beginning of payments are estimates only and may be adjusted by the Trustee as necessary to carry out the terms of this Plan.

A. Mortgage Arrears. Ocwen Loan Servicing LLC shall receive \$51,952.34 from the Trustee to pay the pre-petition arrears owed it by Debtors. Debtors have commenced making their regular monthly payments in accordance to the terms of their note and mortgage on the first due date after the filing of this petition and shall continue to do so.

B. I.R.S. The I.R.S.'s secured claim of \$15,915.95 shall be paid by the Chapter 13 Trustee from Debtors' monthly payments.

C. Priority Claims. Unsecured claims entitled to priority under 11 U.S.C. section 507 shall be paid in full by the Trustee. The priority payments are the Chapter

13 Trustee's fee.

- D. Unsecured Claims. All other creditors (except Beneficial Savings Bank) not scheduled above are deemed unsecured without priority and shall be paid pro rata from funds remaining after payment of the above scheduled claims.

4. Secured Claim Filed by Beneficial Savings Bank To Be Paid Directly By Debtors. Debtors' vehicle loan with Beneficial Savings Bank is current and Debtors shall continue to pay the loan directly to Beneficial Savings Bank. The debt is fully secured and Beneficial Savings Bank shall receive no payments from the Trustee. Debtors loan from Beneficial Savings Bank and any balance due Beneficial Savings Bank under its proof of claim (proof of claim number 10) shall be paid in full in October, 2008 outside of this Plan by Debtors.

5. Timeshare. Debtors surrender their timeshare to Spinnaker at Shipyard. Debtors shall sign and mail a deed transferring the timeshare back to Spinnaker at Shipyard to Spinnaker at Shipyard upon the confirmation of this Plan.

6. Future Income. Debtors submit all future earnings and income to such supervision and control of the Trustee as is necessary for the execution of this Plan.

7. Standing Trustee Percentage Fee. Pursuant to 28 U.S.C. section 586(e)(B), the Attorney General, after consultation with the United States Trustee, sets a percentage fee not to exceed ten percent of payments made to creditors by the Trustee under the terms of this Plan.

8. Miscellaneous. Holders of allowed secured claims shall retain the liens securing such claims. All pre-petition arrearages and defaults by the Debtors on the allowed secured loans shall be cured within the term of this Plan from Debtors' payments to the Trustee. Title to Debtors' property shall re-vest in the Debtors on confirmation of this Plan.

Date: September 8, 2008

s/Scot W. Semisch  
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